



Order Filed on December 27, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Attorney for Toyota Motor Credit Corporation

In re:

Shirley Davis

aka Shirley Jean McBurroughs

Debtor.

Chapter: 13

Case No.: 20-23744-RG

Hearing Date: December 21, 2022

Judge Rosemary Gambardella

**CONSENT ORDER RESOLVING
MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: December 27, 2022

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Shirley Davis
Case No.: 20-23744-RG
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the post-petition arrearage was \$1,169.85 as of December 14, 2021, and whereas the Debtors and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: **2015 Toyota 4Runner, VIN: JTEBU5JRXF5218431** provided that the Debtor complies with the following:

- a. Beginning on or before **January 1, 2023** and continuing for six (6) months on the first (1st) day of each subsequent month, the Debtor shall cure the post-petition arrearage above, **\$1,169.85**, by making five (5) payments of **\$195.00** each and one (1) payment of **\$194.85** directly to the Creditor; and
 - b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **January 1, 2023** payment.
2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Toyota Motor Credit Corporation P.O. Box 9490, Cedar Rapids, Iowa 52409-9490.**
3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.
4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel

for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$188.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/Nicholas Fitzgerald
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